

Fill in this information to identify the case:

Debtor 1 Rick J. Rauch
Debtor 2 Tina M. Rauch
(Spouse, if filing)
United States Bankruptcy Court for the: WESTERN District of Pennsylvania
(State)
Case Number 15-70022 JAD

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: PENNYMAC LOAN SERVICES, LLC Court Claim No. (if known):
4

Last 4 digits of any number you use to identify the debtor's account: 6179

Property Address 629 Elm Avenue
Number Street

Clearfield, PA 16830
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: _____

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: **April 1, 2020**

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$0.00

b. Total fees, charges, expenses, escrow, and costs outstanding:

+ (b) \$0.00

c. **Total.** Add lines a and b.

(c) \$0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Debtor 1	Rick J. Rauch First name	Middle Name	Last name	Case number (if known)	15-70022 JAD
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Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Mario J. Hanyon, Esquire _____ Date March 23, 2020
Signature

Print _____ Title _____
First Name _____ Middle Name _____ Last Name _____ Attorney for Plaintiff

Company _____

If different from the notice address listed on the proof of claim to which this response applies:

Address _____
Number _____ Street _____

Philadelphia, PA 19103 _____
City _____ State _____ ZIP Code _____

Contact Phone _____ Email _____
215-563-7000 mario.hanyon@phelanhallin
an.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	
Rick J. Rauch	:	BK. No. 15-70022 JAD
Tina M. Rauch	:	
	Debtors	Chapter No. 13
	:	
Ronda J. Winnecour	:	
	Movant	:
		:
	v.	:
PENNYMAC LOAN SERVICES, LLC	:	11 U.S.C. §362
	Respondents	:
		:
		:

**CERTIFICATE OF SERVICE OF RESPONSE TO
NOTICE OF FINAL CURE PAYMENT**

I certify under penalty of perjury that I served or caused to be served the above captioned Response to Notice of Final Cure Payment on the parties at the addresses shown below or on the attached list on March 23, 2020.

The types of service made on the parties were: Electronic Notification and First Class Mail.

Service by Electronic Notification

Service by First Class Mail

Ronda J. Winnecour, Esquire (TRUSTEE)
Suite 3250, Usx Tower, 600 Grant Street
Pittsburgh, PA 15219

Tina M. Rauch
629 Elm Avenue
Clearfield, PA 16830

KENNETH P. SEITZ, Esquire
P.O. BOX 211
LIGONIER, PA 15658

Rick J. Rauch
629 Elm Avenue
Clearfield, PA 16830

Office Of The United States Trustee
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222

Ronda J. Winnecour, Esquire
(TRUSTEE)
Suite 3250, Usx Tower, 600 Grant
Street
Pittsburgh, PA 15219

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the names and addresses of parties served by electronic notice will be listed under the heading "Service by Electronic Notification" and those served by mail will be listed under the heading: Service by First Class Mail."

/s/ Mario J. Hanyon, Esquire
Mario J. Hanyon, Esq., Id. No.203993
Phelan Hallinan Diamond & Jones, LLP
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103
Phone Number: 215-563-7000 Ext 31340
Fax Number: 215-568-7616
Email: mario.hanyon@phelanhallinan.com

March 23, 2020

